



# Off - Post Housing Briefing



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# WELCOME TO USAG-YONGSAN AREA II KOREA

E-mail: [usagyongsanhousing@korea.army.mil](mailto:usagyongsanhousing@korea.army.mil)



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## LOCATION AND HOURS OF OPERATION



### USAG-Y Housing Office

Building #4106

Next to the Dragon Hill Lodging

**Monday, Tuesday**

**Wednesday & Friday**

**0800 – 1630**

**Thursday**

**0800 – 1230 Closed for Training**

**1230 – 1630**

“Soldiers Training Holidays” - Open

American Holidays - CLOSED

Korean Holidays - Open with Limited Service\*

\*No Rental Lease processing

Effective 1<sup>st</sup> October 2010

All customers must have an appointment  
to in-process with Housing

Call – **738-4069**



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## Housing Referral Services

- Maintain an open-referral system via realtors that ensures customers receive up to-date information on nondiscriminatory rental properties.
- Review and process rental contracts.
- Negotiate and mediate disputes.
- Refer to legal assistance when necessary.
- Liaison with tenant, landlord, real estate agency, community and governmental officials.
- Provide language interpretation services in dealing with landlords and utility companies.
- Provide US Government lease agreements in English and Hangul(Korean).
- Provide housing relocation information services to incoming and outgoing personnel.
- Perform property inspections.
- Conduct rental agreements, inspections, terminations.

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## Lease Processing Procedure

1. After Off-Post Housing Briefing , submit your Application for housing inprocessing at Housing Office,
2. If you obtained a CNA from Housing, contact realty agents to select best unit at least 7 agents.
3. Upon selection of the dwelling, ask your realtor to contact Housing Inspector for Safety inspection.
4. Upon completion of all your required paperwork, call Housing at 738-4069 for an appointment and bring your landlord and agent for lease processing. All leases will be done by appointments only.
5. After signing the lease agreement, all SMs follow this procedure immediately:
  - a. For Army Personnel only get the signature of your Commander; Bring back your OHA packet signed to HSO, then HSO will process your OHA packet thru 176<sup>th</sup> Finance. Finance office takes 5 working days to process it. So Army Personnel will go to Finance Office to receive an Advance for the 1<sup>st</sup> full month of rent, proration for the remainder of the current month, and Security Deposit advance money in Won currency for payment.
  - b. For Navy, Marines, and Air Force bring your OHA package to your Finance element directly to receive your advance payment and Security Deposit.
  - c. Consequently the OHA will go directly to the LES for the following months in US Dollars.
6. Civilian should process LQA thru their CPAC to receive their first allowance. Advance rent up to two years, but it's not mandatory to pay for two years. CPAC takes couple of weeks to pay in US Dollars.



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## Out-Processing Procedure for SM

- ❖ Request lease extension in 30 days advance if your DEROS has extended (Sometimes changes from 1 week to 6 months, call your landlord thru agent if they are willing to extend your lease.)
- ❖ JFTR authorizes only UP to 10 days of TLA for outgoing SMs. Factors to consider are:
  - 1) Obtain the Off-Post Housing Out-processing procedure form at least 2 months prior to your flight out date.
  - 2) Give 30 day Termination Notice Form in writing to Landlord thru your agent, not just verbally. Keep of the form with you until you receiving acknowledged copy from landlord.
  - 3) Schedule date for your Household goods pick-up with Transportation Office at 738-4838.
  - 4) Request pick-up Government Furnishing or temporary loan in advance. Submit your request furnishing form to pick up in two working days advance.
  - 5) Conduct final inspection to Unit on Move-out Date with the Landlord and Realtor to receive deposit back and/or any utility money owed by the Landlord. Get landlord and realtor signatures in the clearance Form.
  - 6) Return to Finance office the security deposit in Won(Bring the copy of your lease agreement to Finance office to verify the amount of Won received.)
  - 7) Make an appointment with Housing office to bring back the Clearance form signed by the landlord and Realtor to clear you. Stop the OHA allowance, and receive TLA authorization.
  - 8) Additional days of TLA shall be granted by Garrison Commander thru ETP only.



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## Out-Processing Procedure for CIV

- Request lease extension in 30 days advance if your DEROS has extended (Call your landlord thru agent if they are willing to extend your lease.)
- This is very important when it comes to coordinating your time. Factors to consider are:
  - 1) Check your CPAC office for Out-processing in 2 months prior to your flight out date.
  - 2) Give 30 day Notice Form/Clearance Form in writing to Landlord, not just verbally. Keep of the form with you until you receiving acknowledged copy from landlord.
  - 3) Schedule date for your Household goods pick-up with Transportation Office at 738-4817/4818
  - 4) Request pick-up Government Furnishing or temporary loan in advance. Submit your request furnishing form to pick up in two working days advance.
  - 5) Conduct final inspection to Unit on Move-out Date with the Landlord and Realtor to receive deposit back and/or any utility money owed by the Landlord. Get landlord and realtor signatures in the clearance Form.
  - 6) Bring back the Clearance form signed by the landlord and Realtor to the Housing office to clear you.
  - 7) Return to CPAC (Finance) unused portion of advance payment received in US Dollars.
  - 8) Contact CPAC office for your TQSA allowance.



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## PACKET # 1 - Service Members

- ❖ Lease Agreement, EAEN-ESH Form 408
- ❖ TLA and Overseas Housing Allowance (OHA) w/ Finance slide
- ❖ Off-Post Housing Adequacy Standards (appendix A, USFK Reg 210-51)
- ❖ Inspection for Safety, Quality and Security Checklist
- ❖ Rental/Lease Quality Inspection Form(QIF)
- ❖ USAG-Y Fair Market Values
- ❖ Off-Post Housing Referrals list
- ❖ Request of Furnishings Support & Fully Furnished Apartment Program(FAP)
- ❖ Hook up & Repair for Government Appliances
- ❖ Electric Bill Estimate/Trash Disposal System
- ❖ American Forces Radio & Television Reception in Korea
- ❖ School Bus Route
- ❖ Required paper works - New/Renewal Lease Requirements
- ❖ Yongsan Referral List & List of Housing Not Recommend Business
- ❖ ICE Card – Realtor Evaluation
- ❖ All required paper works



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## PACKET # 2 - Civilians

- Lease Agreement, EAEN-ESH Form 408
- Living Quarters Allowance (LQA) information
- Off-Post Housing Adequacy Standards (appendix A, USFK Reg 210-51)
- Inspection for Safety, Quality and Security Checklist
- Rental/Lease Quality Inspection Form(QIF)
- USAG-Y Fair Market Values & Management fee
- Request of Loan Furnishings Support
- Hook up & Repair for Government Appliances
- Electric bill Estimate/Trash Disposal System
- American Forces Radio & Television Reception in Korea
- School Bus Route
- Lease Agreement, EAEN-ESH Form 408
- Required paper work - New/Renewal Lease Requirements
- Yongsan Referral List & List of Housing Not Recommend Business
- ICE Card – Realtor Evaluation



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## Temporary Lodging Allowance (TLA) for SM

- ❖ Incoming SM shall be issued a CNA if On-Post Housing is not available and receive 10 days of TLA for seeking Economy Housing.
- ❖ For TLA extension, the Off-Post Housing Referral Form must show that you have seen at least 9 dwellings within the 10 days.
  
- ❖ No Justifications for Extension of TLA are:
  - ❖ If you're waiting for move-in on occupied unit.
  - ❖ If you are required to attend unit in training exercise. (Check-out from DHL, ask your unit to store your belongings until the exercise is over, and then check back in to DHL once the exercise is over.)
  - ❖ TLA will not be authorized for training, TDY or leave.
  - ❖ For Medical Disability. (You should tell the agents/realtors upfront about your expectations. For example if you can not walk up stairs.)
  - ❖ The place is dirty (Landlords only refurnish the unit when it is chosen.)



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## Overseas Housing Allowance (OHA) Rates

- ❖ It is designed to partially off-set housing expenses associated with living on the economy.
- ❖ OHA can fluctuate every two weeks depending on exchange rates.
- ❖ Review the Overseas Housing Allowance Program inside the package made by 176<sup>th</sup> FMC to understand how the program works.
- ❖ Housing office strongly recommend not to use maximum of your OHA rates when seeking for housing especially for those SM with financial issues.
- ❖ OHA allowance is paid via the LES.
- ❖ Do not release this OHA rates chart to any realtor.



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## Living Quarters Allowance (LQA) Rates

- It is determined by the employee's grade, accompanying family size, and post of assignment.
- LQA is provided to reimburse employees for suitable adequate living quarters in the economy. Maybe used to pay for rent, utilities, taxes and related fees (see DSSR 131.2 for a complete listing).
- LQA rates may be adjusted on every two weeks basis to reflect fluctuations in the exchange rate.
- Negotiate your rent payment in US Dollar only due to the fact that the LQA payment is paid by US Dollar.
- For further questions contact SEOUL CPAC office for clarification 738-6843.



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## POCs for SM and CIV ALLOWANCES

### ❖ For Service Members:

- ❖ TLA (Temporary Living allowance) authorized by Housing Office
- ❖ DD Form 2367 - OHA( Individual Overseas Housing Allowance Report) to pay rent and utilities
- ❖ DA Form 4187 - Personnel Action
- ❖ DD Form 2556 - Realtor's Fee for US \$150.00

- ❖ POC: US Army Personnel - 176<sup>th</sup> Finance, 723-8834/8453  
US Air Force Personnel, Contact your S1/G1/J1 elements  
US Marine Corp Personnel - Contact your S1/G1/J1 elements  
US Navy Personnel - 723-4651/9001

### ➤ For Civilian:

- TQSA - Temporary Quarters Subsistence Allowance authorized by CPAC office
- LQA – Living Quarters Allowance to pay rent and utilities
- POC: CPAC office 738-6843



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## MANDATORY INSPECTIONS

All Off-Post Housing requires to pass a safety inspection prior to lease processing.

### 1. OFF-POST HOUSING CHECKLIST

- ✓ This safety inspection is conducted by the Housing inspector. Your realtor must provide “Property Ownership Document” to the housing inspector to set up an inspection appointment.
- ✓ At the time of the safety inspection a fire extinguisher and smoke detectors must be installed in the dwelling to pass the inspection. Housing Office issues smoke detectors, but it is landlord’s responsibility to install them prior to the inspection date for free.

### 2. QUALITY INSPECTION FORM – Conducted by tenant and landlord/agent

- ✓ Ensure that all outstanding repair works be done prior to this inspection for your move-in.
- ✓ Ensure that you annotate and take pictures for all deficiencies in to the form and have your landlord’s signature (for minor scratches on floors, toilets floats sticking, holes in walls, etc.)

### 3. OFF-POST HOUSING SECURITY CHECK LIST – Conducted by tenant and agent

- ✓ Meet with your landlord/Realtor at the same time of the Housing Inspection to perform your two other inspections. (Quality Inspection Form and Off-Post housing Security Checklist.)



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## Fair Market Values (FMV)

- ✓ It is defined by FED as fair appraisal for off-post apartments/houses rent.
- ✓ Housing office is responsible to ensure all rental leases reflect the FMV.
- ✓ FMV includes general management fees, it's landlord's responsibility to pay.
- ✓ FMV prices are subject to change based on local Government Index value and the supply and demand. Check with Housing inspector for any question in FMV.
- ✓ It is made up of different components of the dwelling to determine the FMV. (For local Government Index value, location area, ages, net size, amenities, views, etc.)
- ✓ When looking for housing, check on FMV. This amount should be less than your OHA or LQA allowance.



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## Lease Agreement

- ✓ HSO will approve only the standard “Lease Agreement Form”, EAEN-ESH Form 408. We highly recommend not to sign any side contracts to get other things in benefits because you jeopardize your security deposit. For example paying management fee to match FMV.
- ✓ Do not sign any document until you are in front of the Housing Counselor.
- ✓ Some landlords are willing to provide the following service without increase the rent.
  - ✓ Items for furnishings, Extra transformers, Water coolers and bottled waters
  - ✓ Cable TV and/or Internet service at least as the basic plan
  - ✓ Trash bags for recycling items, normal trash and leftovers
- ✓ For civilians, agree with landlord for the following: If you have not completed the term of your lease, you are required to obtain advance rent funds from the landlord, to return them to your finance office.



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## Lease Agreement – cont'd

- ✓ Lease term agreements can now be done for 24 months, 36 months or up to your DEROS time.
- ✓ Landlords has the right to renew the lease and you have to Relocate. Is that is the case, The tenant covers the cost of moving not the Government.
- ✓ The Landlord and Realtor must be present upon signing of the initial Lease Agreement and at every Renewal.
- ✓ Early termination for Military Clause must giving the landlord the 30 days Notice Form in advance. In case not having orders yet, discuss with Counselor at the Housing office for guidance.
- ✓ It is your responsibility to properly terminate your lease; however, HSO can assist you if you need it. Provide written statement to Hosing Counselor for any lease dispute.



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## RENTAL PAYMENT

- ✓ Pay rent directly to your landlord and not to your realtor/agent unless they have a written POA from the landlord. We recommend you to bring the documents to the Housing office for review and verification before you give anyone payment to avoid future consequences.
- ✓ For SM - Pay rent in the local currency, Won.
- ✓ For Civilian - Pay rent in US Dollars.
- ✓ Rental payment is due on the 1<sup>st</sup> through the 5<sup>th</sup> of each month.



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## Some options for paying monthly rent

### ❑ **Getting an account from the DOD Community Bank.**

The Community Bank offers standing payment orders (SPO) at no cost for accountholders in order to make their rent payments. The SPO is an automated payment that is set up to debit your U.S. dollar account for your rent converting the amount to won. The payment is forwarded to a local bank in Korea for credit to the landlord's account. However, you should check with your landlord first prior to setting up the SPO to insure that he or she will accept your rent payments in this manner. Once you establish your landlord's agreement, visit your local Community Bank. The bank will explain the service in more detail and start it for you.

### ❑ **Getting a cash advance via your ATM/Debit Card.**

If you have an ATM/Debit Card with a Visa/Master card logo, you can contact your bank to temporarily increase your withdrawal limit. The temporary increase is normally effective from 24-48 hours. During this period, you can withdraw the increased limit either via the ATMs or visiting the Navy Federal Credit Union where you can receive the advance from a teller. Navy Federal does not charge a fee for this service.

**These are just options for paying rent, and do not constitute an endorsement of either of these institutions. We recommend you to check with your Co-workers for other options that may also work.**



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## UTILITIES

- ✓ Utilities are only the fees for water, electricity and city gas/oil/fuel. All management fee must be paid by the Landlord not by the tenant in any case.
- ✓ Tenant has right to include or exclude utility, include utility means that you are paying your OHA and 100% of your utility allowance to the landlord every month; regardless of your actual usage.
- ✓ Civilians, the landlord will cover utility fees for water, electricity and city gas/oil/fuel up to certain amount with the rent. Generally speaking the utility coverage will be decided by the net size of the apartment/house simply by multiplying 10,000 won per Pyong.
- ✓ SM and Civilians if your monthly utility usage exceeds your monthly utility allowance, you are still responsible for paying the difference to the landlord.
- ✓ SM and Civilians, the bills need to be monitored on monthly basis, and for the duration of your lease term. Simply, every month request a copy of your bills.
- ✓ It is your responsibility to reconcile your utility paid, the amount of utilities bill used, and the difference should be the money that you owed, or the landlord will reimburse to you at the end of the lease term.



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## FURNISHING SUPPORT

- Eligible SM and civilian are authorized government furnishing for the duration of their tour.
- Housing make a schedule your furnishing request once your lease has been finalized. Housing office will only pick up one time after your HHGs arrive based on Transportation documents.
- It is your responsibility to ensure there is adequate space for the furniture. Personnel who request additional furnishings must provide their own transportation. Early pick up of excess furnishings for turn-in are at the customer's expense and transportation of items will be arranged by the customer.
- All civilians are authorized temporary loaner furniture up to 90 days for in-bound and up to 60 days for out-bound, and they may keep four appliances (refrigerator, stove, washer, and dryer) for the duration of their tour.
- Korean High Rise Apartment Management offices will often charge a fee for using the elevator service when government appliances, furniture or household goods are delivered to an apartment. The cost is approximately between ~~₩~~50,000 to ~~₩~~120,000 based on quantity. FMB will pay up to ~~₩~~50,000 during when initially receiving or returning government appliances and furniture. The tenant is responsible to pay for the difference.
- If you own or you are purchasing a home, you will not be furnishing supported.



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## SCHOOL BUS STOPS & OTHER INFORMATION

- School bus transportation is devised by commuting zones. Maps are at Housing office and in your packet. Ensure you consider this factor when seeking quarters.
- Rental Insurance: It is highly recommended to get rental insurance to protect yourself/Household goods. Contact American Insurance Companies or local Insurance Companies.
- Direct to Home (DTH) satellite dish is not allowed to be installed at most high rise apartments. Check inside the package for a list of Residential and Commercial Properties without AFN reception capability.



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## REALTORS

- ✓ There are two lists:
  - ✓ “List of Housing not recommended business” with the information of Landlords, realtors/assistance, and property that in the past had issues with our customers.
  - ✓ “REFERRAL LIST” with a list of Realty offices and realtors licensed in accordance with Korean law. Check always with Housing for the most updated list.
- ✓ Try not to use realtor/agent/assistance that are not in our Referral list. If you have a new one, bring them to us, so we can get their registration and training.
- ✓ Visit the agency website to save your travel time if they have one.
- ✓ Contact as many as or at least 7 agents to pick best property and option.
- ✓ The agent / assistance is not the landlord. They are the landlord representative, the POC for maintenance or repair.
- ✓ SM pays U\$150.00 to the Realtor as a fee.
- ✓ Civilians do not pay any commission to your realtor.



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## HOUSING RECOMMENDATIONS

- ✓ Inform them your expectations to save yourself time from reviewing quarters that are not ready for move-in.
- ✓ Be familiar with the OFF-Post Housing adequacy Standard. Housing will not approve underground units because they are subject to mold/flood during the rainy season.
- ✓ Let them know ahead of time your need for furnished places (especially when your family is here Non-Command sponsorship.) Housing office will not issue furniture for Non-Command Sponsored dependents.
- ✓ Check on housings with A/C unit and heating because you will use them during the hot and cold season.
- ✓ Visualize in places to rent when snowing (Normally the streets are not plowed, and it is made harder to drive up hills); or when it is raining (Some areas are subject to flood and get harder to drive and/or to park.)



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## HOUSING RECOMMENDATIONS- Cont'd

- ✓ Keep in mind that during the year, you will have some months when you exceed your Utility Allowance and others when you have money left over. It is your responsibility to save the money during months when you don't exceed your allowance to offset the losses you see in peak utility usage months. Conserving energy will decrease your out-of-pocket costs
- ✓ During spring season, you may struggle with Yellow Sand. It is necessary to use A/C and stay indoors at all time. Try to use a fan to avoid high electricity bill. Go to website <http://www.usfk.mil/usfk/weather-yellowsand> to check on levels.
- ✓ During Summer months, it is necessary to use A/C because it is very humid.
- ✓ During Winter months, it is necessary to conserve gas to avoid excessive Gas bill. Wear comfortable clothes indoor and keep a comfortable temperature.
- ✓ Unplug transformers when not in use; they still use electricity when they are plugged in.



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## HOUSING RECOMMENDATIONS- Cont'd

- ❑ Washer & Dryers are 27" X 27" dimensions. They must be able to fit through the door in the utility room. Check for space for both appliances. Some apartments/houses have only a space for one appliance or some new apartments do not permit hook-up Gas dryer.
- ❑ Some apartments/houses come with Korean Washer & Dryer combo, but normally it takes hours to complete the cycle and the loads are smaller than American load size appliances.
- ❑ Ask your Landlord to provide transformers. You are responsible to return them in good condition.
- ❑ Electric 110V Washer and 110V/Gas Dryer from the Government furniture normally are okay to be connected together into 2KW of transformer at the same time.
- ❑ Never connect in one transformer a microwave with another appliance.
  
- ❑ All costs associated with the installation of appliances shall be paid for by the user. For Hook up appliances contact – Camp Kim, 723-4117 at least a day before Government furniture delivery for a hook up appointment. It is not the landlord responsibility to hook-up appliances; however, check on them first if they are willing to cover that expense.



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## HOUSING RECOMMENDATIONS- Cont'd

- **HOUSING OFFICE RECOMMENDATIONS for civilians:**
  - Use No-More than 95% of your maximum LQA, to leave a room for additional utility payment if the 1<sup>st</sup> year of utility reconciliation is over used and require paying extra.
  - Do not make any agreements to pay in local currency but US Dollars.
  - Make advance rental payments Bi-yearly or no more than One Year.
  - To receive full unused portion of advance payment on time, notify your landlord with a written 30 Days Notice Form for termination of lease agreement.
  - If you have not completed the term of your lease, you are required to obtain advance rent funds from the landlord, and return them to your finance office.
  - Double check your current LQA rate and WF or WOF rate plus additional increments.
  - Do not release this LQA rates chart to any realtor.

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## HOUSING RECOMMENDATIONS- Cont'd

- ✓ Check on the “Off-Post Housing Area by gate #” to be familiar with areas’ name around Post.
- ✓ Inform them your price range under your allowance and stand firm to it. Remember to start with the 80% under your allowance. Most of the time finding a place depends on the experience of the Realtor. Do not allow them to max your OHA or LQA out.
- ✓ Inform them if you have pets. It is their rights to lease or not.
- ✓ Always keep your receipts together, and never ship them with your Household Goods in case you have some issues at the end of the lease.
- ✓ You do not need to let them know your SSN, marriage or single status, with dependents or not.
- ✓ All discrimination issue will report to Housing Office immediately.



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## HOUSING RECOMMENDATIONS- Cont'd

- ✓ Write down your utility meter reading for water, electricity and gas/oil/fuel on your inspection form. On the day you move in, read the meters again, and write them on your inspection form as the starting baseline to make sure there is no leak.
- ✓ HSO will assist you on determining if there is damage or fair wear and tear, if requested.
- ✓ A copy of these inspections should be kept for your record until your termination date.
- ✓ Check for MOLD. Look for leaks under the bathroom and kitchen sinks, floor damages due to soft wood, windows not been very well sealed, lack of insulation in some closets and walls, etc.
- ✓ It is your responsibility to keep your place clean and free from mold. Review the “Mold prevention data sheet” in your packet. HSO do not break any lease for this issue.

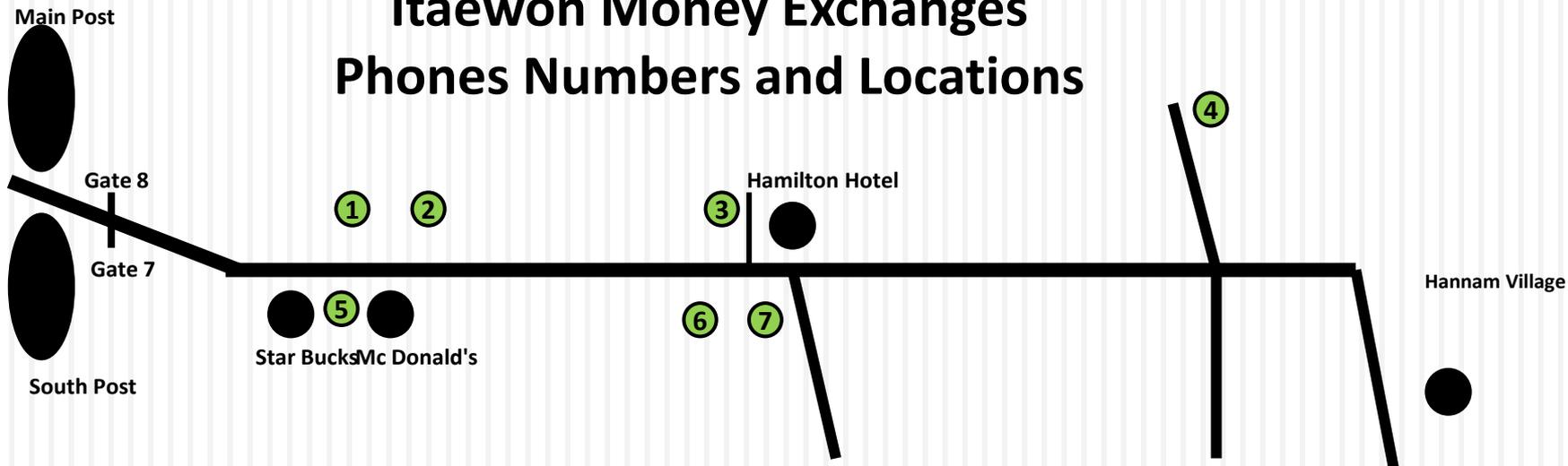


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## Itaewon Money Exchanges Phones Numbers and Locations



- 1- International Money Exchange: Tel: 92-8384-5 / HP: 011-9027-4263
- 2- Double Exchange: (02)-790-52-5252
- 3- The More Money Exchange: 792-2072 / 793-9506
- 4- Seoul Money Exchange: (02) 793-0227 / HP: 010-9496-0094
- 5- Nice Exchange Center: (02) 793-5678 / PH: 010-3132-9215
- 6- No phone number
- 7- Royal Money Exchange: (02) 796-2174 / 011-8720-3839



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*Ensure you sign the attendance roster.  
And, thank you for your attendance.*